

Refugee Integration Insights

CORPORATE
LEADERS in **REFUGEE**
ECONOMIC INTEGRATION



February 2023



About Refugee Integration Insights

Refugee Integration Insights (RII) is a specialized provider of private sector refugee data and insights. RII enables scalable sustainable solutions to the growing refugee crisis by providing investors and other organizations with the information necessary to track and assess corporate refugee action across a range of quantitative and qualitative metrics.

As a nonprofit, RII's mission is to channel capital and resources towards refugees. The company was founded by Sindhu Janakiram and Ignacio Paullier after they won the 2020 Kellogg-Morgan Stanley Sustainable Investing Challenge with their product Refugee ETF, the first public markets investment product focused on refugees.

Learn more about RII at <https://refugeeinsights.org>.

To learn more about the refugee crisis and key terms used throughout this report, please see the Appendix.

Acknowledgements

We would like to thank the full team that made this report possible. This includes the RII team led by Sindhu D. Janakiram and Ignacio Paullier, with important contributions from Yingyu Cao. We would like to thank RII Board members Scott Taitel and Asha Sharma Anthony for their guidance, as well as RII Advisory Board members Michael Andeberhan, Hernando Cortina, Tim Docking, Saule Kassengaliyeva, Jina Krause-Vilmar, and Tim Maloney for their advice and support. We would also like to thank 17 Communications and Matt Davis Communications for their support with writing this report, and Green Communication Design for their help with design.

A special thank you to the following individuals at Unilever and Generali, who shared their "Impact Story" with RII to show how refugee integration programs can make a transformative impact in the lives of refugees.

Unilever: Mariam Tahir, Founder, Coffee with Kids
Elif Ulun Asci, Social Mission Programs Manager, Ben & Jerry's
Rebecca Marmot, Chief Sustainability Officer

Generali: Akim Tejan, Founder, Maayee Fashion
Alan Barbieri, Head of Programs at The Human Safety Net
Danilo Raponi, Group Head of Innovation

The image on the cover of this report was sourced from Flickr, licensed under the Creative Commons Attribution-NonCommercial-NoDerivs 3.0 IGO License. Photo Credit: ©UN Women/Christopher Herwig.



TABLE OF CONTENTS

About Refugee Integration Insights	2
Acknowledgements	2
Foreword	4
Methodology	6
Spotlight: Sustainable Development Goals (SDGs)	8
Key Findings	10
Top 50 Performers	10
Key Takeaways	12
Spotlight: Ukraine	14
RII Impact Stories	16
Unilever	17
Generali	21
RII Scorecard Pillars	25
Hiring	25
Entrepreneur Support	27
Education & Skills Development	29
Appendix	31
Endnotes	33



FOREWORD



Every three seconds, another individual is displaced from their home due to violence, persecution, or extreme weather.

UNHCR estimates that there are now more than 100 million forcibly displaced people globally, including 32 million refugees, 53 million internally displaced people, and 5 million asylum seekers.¹ Unfortunately, this number is growing exponentially as geopolitical events, climate change, and inequality reshape how and where people live. Studies show that the effects of climate change alone will lead to the displacement of 1 billion people by 2050,² representing one out of every eight human beings on the planet.

The magnitude of the refugee crisis poses a clear systemic risk – not just to social cohesion and geographic stability, but also to global financial markets. Just as climate change will eventually affect everyone and everything, the issue of forced displacement will be felt in every corner of society. Some countries will struggle to cope

with a large influx of people that will need housing, food, and access to healthcare – not to mention the potentially fierce political repercussions as a country's residents compete for increasingly scarce resources. Meanwhile, other countries that suffer a mass exodus of current and potential talent will struggle to rebuild their workforce, making it harder to compete in global markets and improve the standard of living.



The effects of climate change alone will lead to the displacement of 1 billion people by 2050. ”

We have already seen how recent events in Ukraine, Afghanistan, Myanmar, Ethiopia, Yemen, Syria, Venezuela, and elsewhere have reshaped politics, markets, and the world order.

Systemic problems require systemic solutions, and there is no shortage of organizations working to address the refugee crisis. Governments and NGOs often work in partnership to help meet the immediate needs of refugees, providing them with safety, shelter, food and water, and hygiene care. There are billions of dollars in public sector funding targeted at building refugee camps, supplying basic necessities, and assisting with immigration and asylum paperwork.

This support and funding is vital, but it's simply not enough to address the scope and scale of this crisis. Beyond helping people survive, the private sector must play a role too. Businesses can be part of helping refugees to integrate economically and socially so that they may regain their stability, dignity, and self-reliance.

This realization is what led to the creation of Refugee Integration Insights (RII) and to the publication of our global report. A growing number of refugee nonprofits and advocacy organizations now recognize that while philanthropic donations and government funding are important, the north star is refugee self-reliance. This means enabling the private sector to provide refugees with the training, skills development, and jobs needed to become self-reliant and eventually, net contributors to the economy. It means empowering them to be leaders in their own right.

More and more companies also realize the value that can be unlocked by supporting refugee self-reliance, not just in their local communities but in their bottom lines. Hiring refugees isn't just good public relations — it's good business. In fact, according to a survey of companies hiring refugees conducted by the Tent Partnership for Refugees and the Fiscal Policy Institute, 73% of companies reported a higher retention rate for refugees than for other employees.³ Given a chance, refugees have a reputation for working hard, starting businesses, and thriving in their resettlement countries.



Businesses can be part of helping refugees to integrate economically and socially so that they may regain their stability, dignity, and self-reliance. ”

To get more companies on board, the market needs transparency into which companies are contributing the most toward refugee economic integration. RII was created to meet this information gap, providing investors and other organizations with data and insights on corporate activities.

As of the publication of this report, we have analyzed 1,807 publicly listed companies on a range of quantitative and qualitative metrics related to refugee initiatives and policies. These metrics provide the basis for our Refugee Integration Score, which allows us to rank companies across sectors, countries, and overall.

Gandhi said the true measure of any society can be found in how it treats its most vulnerable members. At RII, we believe refugees deserve to be treated with the same amount of dignity and respect as everybody else. This means giving them a voice in their local communities and a role in the global economy. Whether starting a new business, leading an important department, or contributing to the viability of an organization, refugees are an underappreciated and underutilized resource.

We hope you enjoy the first RII global report and are inspired to reflect on what you can do to address the refugee crisis.

Sindhu D. Janakiram
Co-Founder & CEO

METHODOLOGY



This report is based on an analysis RII conducted on 1,807 publicly listed companies across 39 quantitative and qualitative criteria that make up the RII *Refugee Lens Scorecard*. Refugee Integration Scores are **weighted towards activities that contribute towards refugee economic integration** and enable refugee self-reliance.

These activities constitute the six pillars that make up the *Refugee Lens Scorecard*:

High



Refugee Integration Score



Hiring

All forms of refugee hiring activities including internships, part-time, and full-time positions



Entrepreneur Support

Support of refugee owned and/or managed enterprises



Education & Skills Development

All education and training activities targeted towards refugees including language, job-readiness, and technical skills training



Products & Services

Provision of the company's core products and/or services to refugees



Philanthropy

Monetary and/or in-kind donations to refugee-focused organizations and programs



General

A variety of refugee metrics including: gender support, LGBTQ support, refugee policy / advocacy, and refugee controversies

Low

For refugees, economic integration is a critical component to enabling self-reliance. RII designed the *Scorecard* in keeping with the refugee advocacy community coalescence around interventions that enable refugee self-reliance. RII is a member of the Refugee Self-Reliance Initiative (RSRI), a multi-stakeholder collaboration that promotes



Supporting refugees through economic integration activities is a sustainable solution that can scale to meet the needs of both the growing refugee population and the companies themselves. ”

opportunities for refugees around the world to become self-reliant and achieve a better quality of life. RSRI members – including the UNHCR, IRC, Women’s Refugee Commission, and dozens of other organizations – have moved away from strictly providing aid to refugees and towards solutions that enable self-reliance.

For companies, economic integration activities are organic business activities (e.g., hiring, training) that confer nominal benefits back to the business. The primary benefit is access to an overlooked and underutilized labor pool as

refugees run the gamut of skills and experiences – a microcosm of the range of skills and experiences of the entire labor pool. This benefit is especially relevant today as business leaders seek to shore up labor and supply chain shortages. Other indirect benefits conferred to the company include: boosting corporate diversity and inclusion performance, improving human rights practices, improving brand sentiment (per a survey of US consumers),⁴ and mitigating social risks as the ‘S’ in ESG gains importance for companies and their shareholders and stakeholders. Thus, supporting refugees through economic integration activities is a sustainable solution that can scale to meet the needs of both the growing refugee population and the companies themselves.

This report analyzes data from January 2015 - April 2022 to capture the largest possible sample size of corporate refugee action. This dataset includes a baseline time series of data from 2015-2021 and a subsequent evaluation period through April 2022.

To learn more about the methodology, including data sources, please see the Appendix.

SPOTLIGHT: SDGs

The Sustainable Development Goals (SDGs) were adopted by all the UN member states in 2015 to “provide a shared blueprint for peace and prosperity for people and the planet, now and into the future.”⁵ This vision reflects the reality that achieving global prosperity is dependent on first addressing a range of critical and interconnected social, environmental and economic issues.

The refugee issue is deeply embedded throughout the SDGs, making it clear that achieving sustainable development requires also solving the refugee crisis. According

to the Migration Data Portal, at least ten out of 17 goals contain targets and indicators that are directly relevant to refugees and migrants.⁶ **These SDGs include:**



-  **1** NO POVERTY
-  **3** GOOD HEALTH AND WELL BEING
-  **4** QUALITY EDUCATION
-  **5** GENDER EQUALITY
-  **8** **DECENT WORK AND ECONOMIC GROWTH**
-  **10** **REDUCED INEQUALITIES**
-  **11** SUSTAINABLE CITIES AND COMMUNITIES
-  **13** CLIMATE ACTION
-  **16** PEACE, JUSTICE AND STRONG INSTITUTIONS
-  **17** PARTNERSHIP FOR THE GOALS



83% of companies that produced a sustainability report are committed to supporting the SDGs, although only 40% set measurable targets. ”

Two SDGs in particular stand out as being crucial to the refugee issue — SDG 8 and SDG 10. Within SDG 10, Target 10.7 calls on member countries to “facilitate orderly, safe, regular and responsible migration and mobility of people, including through the implementation of planned and well-managed migration policies.” Meanwhile, within SDG 8, Target 8.8 encourages governments and companies to “protect labor rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment.” Target 8.3 also directly addresses aspects of the refugee crisis with its focus on “promoting development- oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.”

Other SDG targets also make direct connections to refugee and migration topics, including labor migration (8.7), international student mobility (4.b), human trafficking (5.2, 8.7 and 16.2), remittances (10.c), migration data (17.18) and more. Each of these targets focuses on a different aspect of the overall issue, making it clear that the refugee crisis can’t be addressed in isolation to other issues, including but not limited to the climate crisis.

Many advocacy organizations view addressing the refugee crisis as an imperative because it represents a force multiplier, meaning that addressing one aspect of the crisis can have wide-ranging and positive knock-on effects. For example, the ongoing Ukrainian refugee crisis is interlinked with several other crises, from a food crisis due to the difficulty of exporting Ukraine’s crops, to an energy crisis due to the stranglehold that Russian oil and gas has held over

the European continent. Companies that support Ukrainian refugees can not only directly support the livelihoods of the Ukrainian people, they can also indirectly improve the situation on the ground by making

the Ukrainian economy and military more resilient. Moreover, with 86% of Ukrainian refugees identifying as women, supporting Ukrainian refugees can improve gender equality as well.⁷

This example shows that governments, businesses, investors and nonprofits will all need to work together to make tangible progress on the SDGs. The OECD estimates that developing countries will need an additional \$4.2 trillion in annual financing to achieve the SDGs, a shortfall that has only grown in the face of the COVID-19 pandemic and the war in Ukraine.⁸

Fortunately, a growing number of businesses and investors are now aligning their decision-making with the SDGs in an effort to contribute to sustainable solutions. According to the Global Impact Investing Network (GIIN), impact investors globally manage a combined \$1.2 trillion in assets.⁹ Another study by the Global Reporting Initiative (GRI) showed that 83% of companies that produced a sustainability report are committed to supporting the SDGs, although only 40% set measurable targets.¹⁰

What unites both investors and businesses is demand for more data on the SDGs, including both actionable opportunities and systemic risks. RII was specifically created to fill the market gap for data on corporate refugee action. While the refugee issue may not yet be on the radar of all investors, it is clear that finding sustainable solutions to the refugee crisis will become even more important in the coming years.



Many advocacy organizations view addressing the refugee crisis as an imperative because it represents a force multiplier, meaning that addressing one aspect of the crisis can have wide-ranging and positive knock-on effects. ”

KEY FINDINGS

Which companies are leaders in refugee economic integration?

RII analyzed corporate refugee action on a proprietary set of metrics to develop a ranking of the 50 top-performing companies globally. These are the Top 50 companies from RII's Refugee Corporate Action (RCA) Dataset, which covers 1,807 global public companies.

Figure A: Top 50 Companies for Refugee Integration Support

RII Rank	Company	Country	Sector	Refugee Integration Score
1	Unilever	United Kingdom	Consumer Defensive	68.9%
2	Citigroup	United States	Financial Services	66.1%
3	Inditex	Spain	Consumer Cyclical	54.2%
4	BBVA	Spain	Financial Services	52.7%
5	Starbucks	United States	Consumer Cyclical	52.4%
6	ANZ Banking Group	Australia	Financial Services	51.6%
6	Uber	United States	Technology	51.6%
8	Deutsche Post	Germany	Industrials	51.3%
9	Generali	Italy	Financial Services	50.7%
10	Adidas	Germany	Consumer Cyclical	50.5%
11	ABN AMRO	Netherlands	Financial Services	48.6%
12	Givaudan	Switzerland	Basic Materials	48.5%
13	Man Group	Jersey	Financial Services	48.3%
14	RWE	Germany	Utilities	48.1%
15	Teleperformance	France	Industrials	46.8%
16	Siemens	Germany	Industrials	45.7%
17	Porsche	Germany	Consumer Cyclical	45.6%
18	Mcdonald's	United States	Consumer Cyclical	45.4%
18	Jerónimo Martins	Portugal	Consumer Defensive	45.4%
20	Bayer	Germany	Healthcare	44.9%

Figure A continues

Figure A continued



RII Rank	Company	Country	Sector	Refugee Integration Score
21	BMW	Germany	Consumer Cyclical	● 44.0%
22	Arcadis	Netherlands	Industrials	● 42.9%
23	United Internet	Germany	Communication Services	● 42.6%
24	Daimler	Germany	Consumer Cyclical	● 41.0%
25	Zalando	Germany	Consumer Cyclical	● 40.7%
25	Microsoft	United States	Technology	● 40.7%
27	Accenture	Ireland	Technology	● 40.4%
28	Airbnb	United States	Consumer Cyclical	● 39.9%
28	Rheinmetall	Germany	Industrials	● 39.9%
30	Alphabet	United States	Communication Services	● 39.3%
31	Fast Retailing Co	Japan	Consumer Cyclical	● 38.5%
31	Qiagen	Netherlands	Healthcare	● 38.5%
33	Thyssenkrupp	Germany	Industrials	● 38.0%
34	Gap	United States	Consumer Cyclical	● 38.0%
35	HP	United States	Technology	● 37.5%
36	Verbund	Austria	Utilities	● 37.4%
37	Voestalpine	Austria	Basic Materials	● 36.5%
38	Hilton	United States	Consumer Cyclical	● 36.4%
39	ING	Netherlands	Financial Services	● 35.7%
40	Deutsche Telekom	Germany	Communication Services	● 35.4%
41	Symrise	Germany	Basic Materials	● 35.2%
42	Crédit Agricole	France	Financial Services	● 35.1%
43	Linde	United Kingdom	Basic Materials	● 34.9%
44	H&M	Sweden	Consumer Cyclical	● 34.7%
45	L'Oreal	France	Consumer Defensive	● 34.4%
46	UBS	Switzerland	Financial Services	● 33.7%
47	Volkswagen	Germany	Consumer Cyclical	● 33.3%
48	Norsk Hydro	Norway	Basic Materials	● 32.6%
49	Randstad	Netherlands	Industrials	● 32.4%
50	ConocoPhillips	United States	Energy	● 32.0%

Key Takeaways

Western companies are responsible for the bulk of corporate refugee action

The top-performing companies are dominated by European or U.S.-headquartered companies, with 48 of the Top 50 headquartered between the two regions. Australia's ANZ Bank (ranked 6th) and Japan's Fast Retailing Co (31st) are the only companies outside of Europe and the U.S. to crack the Top 50.

The Syrian refugee crisis that began in 2015 coincided with a broader movement by large global companies to integrate sustainability, humanitarian support, and diversity, equity, and inclusion (DEI) policies and programs into



The Ukraine refugee crisis, like the Syrian refugee crisis, was a watershed moment for corporate refugee support, with many companies launching refugee support programs for the first time. ”

their business practices. Thus, as millions of Syrian refugees streamed into Europe, the business community stood up to support them. This support stretched to the U.S.¹¹ despite the geographic distance, as many large public corporations with strong sustainability

practices are based in the U.S. and have offices, supply chains, and labor pools in Europe and the Middle East.

In recent years, Western companies have only increased their level of involvement in economically integrating refugees in the wake of recent refugee crises in Venezuela, Afghanistan, Ukraine, and elsewhere around the world.



Photo: ©ILO/Nadia Bseiso

A swift response to the Ukrainian refugee crisis

Russia's invasion of Ukraine was the main catalyst for what is now Europe's fastest and largest refugee crisis since World War II. European and U.S. concentration in the Top 50 is partly driven by the corporate response to the Ukrainian refugee crisis. According to RII's data, 32 of the Top 50 companies (64%), all of which are headquartered in Europe or the U.S., had launched Ukrainian refugee initiatives. Beyond the Top 50, the Ukraine refugee crisis, like the Syrian refugee crisis, was a watershed moment for corporate refugee support, with many companies launching refugee support programs for the first time. (See our Ukraine spotlight on page 14).

German companies committed to "Us Together"

Germany is the leader among the Top 50 companies, representing 30% of the Top 50 with 15 listed companies, including Deutsche Post AG (8th) and Adidas (10th). The strong performance of German companies is in part due to the role of the German Federal Employment Agency, which partnered with a number of the Top 50 companies on hiring and education and skills development programs.

Another key factor was the development of “Wir Zusammen” or “Us Together,” a corporate network initiative created in 2016 to provide refugees with economic integration opportunities, especially following the influx of refugees stemming from the Syrian refugee crisis.

“74% of the Top 50 partner with prominent refugee NGOs including Tent, UNHCR, and Upwardly Global...these organizations provide a unique opportunity for corporations to learn from their peers and partner on joint initiatives.”

UNHCR (18%), and Upwardly Global (14%). In fact, each of the top 12 companies in the RII rankings — and 21 of the top 25 — are involved with a refugee organization. These organizations provide a unique opportunity for corporations to learn from their peers and to partner on joint initiatives. These collab-

orations are especially helpful for companies new to the refugee issue that may be wondering where they can make the greatest impact.

According to a May 2022 survey conducted by the Tent Partnership for Refugees and DIW Econ GmbH, a total of 4,196 refugees were working for the companies surveyed, with 883 working at midsize companies and 3,313 at large companies in Germany as of December 2021.¹²

U.S. companies welcomed Afghan refugees

The U.S. represents 20% of the Top 50 with 10 listed companies, including Citi (2nd), Starbucks (5th), and Uber (7th). Many of the top-ranked U.S. companies were involved in the U.S. government’s efforts to resettle Afghan refugees following the sudden fall of Kabul in August 2021. One such program was Welcome. US, a coalition of private sector, nonprofit, and government organizations that worked to provide funding, resettlement, training, and employment opportunities for Afghan refugees.

Top performers partner with refugee NGOs

A majority of the Top 50 (74%) are members of one or more prominent refugee organizations, such as Tent Partnership for Refugees (50%),

Consumer companies led the way among RII top performers

It should perhaps come as no surprise that consumer-facing companies were among the most committed to supporting refugees, especially given refugees represent either current or potential customers for their products. Nearly a third of the Top 50 (or 17) of the companies in the RII Top 50 are in the Consumer sector, based on their categorization in public filings. This included several well-known consumer companies such as Unilever (1st), Starbucks (5th), Adidas (10th), McDonald’s (18th), Gap (34th), and H&M (44th), each of which have large labor pools and experience with developing training programs for people of all different backgrounds.

Other sectors found among the RII Top 50 included Financial Services (9 of 50), Industrials (7), Basic Materials (5), and Technology (4). Only two health-care companies (Bayer and Qiagen) and one energy company (ConocoPhillips) ranked in the Top 50.

SPOTLIGHT: UKRAINE

Many companies view their role in addressing the refugee issues as part of their corporate social responsibility, essentially showing their employees and customers that they're committed to being a force for good. But the refugee crisis can sometimes also have a very direct effect on shareholder value, threatening corporate profits and destabilizing markets. These moments show that supporting refugees can be a true win-win proposition.

When Russia invaded Ukraine in February 2022, many of the biggest companies in the world immediately responded by ceasing operations in Russia. Brands such as McDonald's and Goldman Sachs shuttered their operations in a matter of

weeks after operating inside Russia for decades. While multiple factors played a role in the broad corporate exit from Russia, these actions had the added benefit of minimizing material risks posed by continuing to operate inside the country.

7.8

million refugees
from Ukraine displaced
across Europe
(as of Dec 6, 2022),



64% of RII Top 50 companies

19% of Stoxx 600 companies

15% of S&P 500 companies

responded
with aid and
integration
activity

Many companies also quickly acted to support the millions of Ukrainians fleeing across the border and finding safety in neighboring countries and across Europe. For most companies, this support took the form of donations to organizations on the ground providing emergency relief and humanitarian support, such as UNHCR and UNICEF. But some of these corporations went further, creating programs that directly support the ability of Ukrainian refugees to integrate into their new communities through language and skills training, employment opportunities, and access to credit and financial services.¹³

While the RII dataset only reflects corporate action through April 2022, there is still plenty of evidence to show that the Ukraine refugee crisis represents an important inflection point in how companies think about supporting refugees. We have included just a few examples below.

ABM Amro

Abn Amro supports Ukrainian refugees through Hiring, Education & Skills Development, and Products & Services. The Dutch bank committed to providing work opportunities for Ukrainian refugees living in the Netherlands at the Second Dutch Business Summit on Refugees in April 2022. ABN also committed to including Ukrainian refugees in its Reboot program, which offers refugees from all countries the opportunity to receive mentoring and coaching from ABN managers to find employment either at the bank or elsewhere. The firm has also enabled Ukrainian refugees who otherwise would not qualify for a bank account because they may not have a valid passport to apply for a temporary prepaid bank card.^{14, 15, 16}

Accenture

Accenture supports Ukrainian refugees through Hiring, Education & Skills Development, and Philanthropy. The global consulting firm is sponsoring an Accenture Academy for women refugees from Ukraine to help them build their technology skills, starting in cybersecurity. Accenture CEO Julie Sweet and Alphabet CEO Sundar Pichai created a "CEO Council" that pledged more than \$75 million in new financial and in-kind donations, and whose members will work to create jobs for Ukrainian refugees. The company is donating \$5 million in cash to nonprofit organizations as well as matching funds employees donated through an employee giving program, which has generated about \$1.5 million.^{17, 18, 19}

Siemens

Siemens supports Ukrainian refugees through Products & Services and Philanthropy. The global conglomerate committed to providing key technical solutions with a value of €3 million as in-kind contributions to maintain or rebuild civil infrastructure. For Ukrainian refugees in Poland, Siemens converted part of its location in Warsaw into a refugee shelter for around 150 people.

Through the charitable Siemens Caring Hands organization, the company and Siemens Healthineers each donated an initial emergency €1 million to the German Red Cross. The two Siemens companies have promised to match every euro received from employee donations, meaning the sum raised is now more than €9 million. The donations are being made available to various organizations that are using this money to finance selected humanitarian relief measures.²⁰

RII IMPACT STORIES

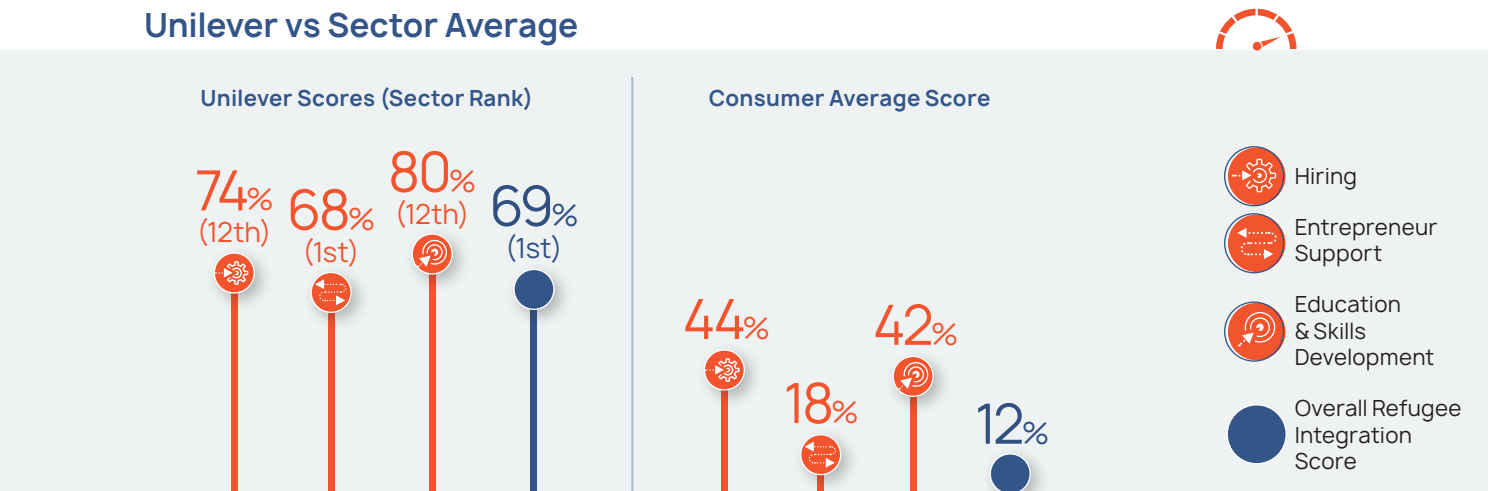
We recognize that data can only ever tell part of the story of how these corporate programs and initiatives can transform the lives of refugees. In this section, we spotlight two of the top performers in our dataset — Unilever (1st) and Generali (9th) — featuring interviews with key individuals involved in the company's respective refugee programs. All interviews have been edited for clarity.



Unilever

- Unilever receives a Refugee Integration Score of 69% and ranks 1st overall in the Refugee Corporate Action (RCA) Dataset. It scores best on the Education & Skills Development pillar and lowest on the Philanthropy pillar. Unilever ranks 1st in the RCA Dataset among Consumer sector companies and 1st among UK companies. Unilever is a UNHCR partner and a Tent Partnership for Refugees member.

Unilever vs Sector Average



Unilever is a British-Dutch multinational consumer goods corporation headquartered in London with operations in more than 100 countries. The company supports refugee integration across all RII pillars and has partnered with refugee nonprofits, international NGOs, and local governments worldwide to deliver critical refugee support. In 2017, Unilever’s ice cream company Ben & Jerry’s partnered with The Entrepreneurial Refugee Network (TERN) to launch Up Collective (formerly Ice Academy), which helps refugees develop their business ideas along with entrepreneurship training, mentoring, and part-time employment. As of 2021, the program has graduated 175 refugees with a commitment to graduate 500 people by 2023.

Unilever and the UK government developed the Hygiene & Behavior Coalition in 2020 to help the most vulnerable communities around the world, including refugees, tackle Covid-19. As of 2021, Unilever has donated over 30 million hygiene products for distribution among refugee communities, including the largest product donation that UNHCR has ever received up to that point from the private sector. In 2018, Unilever partnered with Oxfam International to develop “Mum’s Magic Hands,” an initiative that promotes handwashing specifically in humanitarian settings. UNHCR rolled out this program in refugee camps in Lebanon; Unilever has since surpassed its commitment target of reaching 30,000 Syrian refugees.

Unilever is committing to exploring hiring and training opportunities for Afghans in the U.S., and in 2022 donated essential products to Ukrainian refugees.



MARIAM TAHIR arrived in the UK in 2018 as a pregnant mother of two seeking asylum status after being forced to flee from Chad. Mariam graduated from Ben & Jerry's Up Collective after developing and successfully launching her nonprofit, Coffee with Kids.

Q What was your life like before joining this program?

Prior to receiving refugee status, my life in the UK was difficult as an asylum seeker: resources are limited, and you're in a new country where you don't know what to do, and you're responsible for three children by yourself without the ability to work. It was a difficult time. I received support from a variety of charities that help moms and their children with English skills, clothing drives, food banks, etc. I then received a scholarship to study for my master's at Birkbeck University, so by the time I got my refugee status, I was a student and mother of three children. It was a tough time for me juggling all of this together until I met someone at school who suggested I apply to the Up Collective.

Q What most attracted you to the Up Collective program?

Having a chance to start your own business, receive advice, and build a community. It was a chance for me to meet new people and do something. I found everything I was looking for, starting from advice, coaching, and mentoring to digital skills training. Everything that I would need was in the program. TERN also provided me with childcare which I needed.

Q What was the nature of your support? What was most helpful?

You are assigned a team of people, including a coach and a mentor. My team worked with me very closely; my mentor attended every workshop with me. She helped me understand the workshops, took notes for me, helped me develop business ideas, and developed a roadmap. The program provided me with digital skills training, marketing skills, including

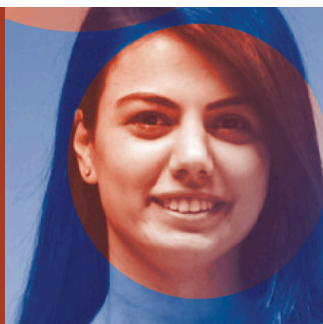
Adobe skills training, presentation skills, business registration setup, and test events where you introduce your business for the first time and receive feedback on your idea. It was very helpful to receive part-time employment by working with TERN to organize events for 'Her-TERN,' a women's networking group. I made 20 pounds an hour which was very good money, especially because they didn't ask for qualifications or experience. I also worked part-time helping run workshops for the program.

Q Tell me more about the company you created.

Originally, I didn't have a business idea. But then I thought about my own experience. During the pandemic, I struggled to find time to study for my master's program classes while looking after three kids. I used to visit coffee shops, and when my kids started screaming and fighting, people would stare at me, and I would feel uncomfortable. I needed a space to sit and do work while my children were looked after. A space where you could have time for yourself, make friends, and build a community. That would solve my problem, and it would solve a problem for others. I created Coffee with Kids, a space where moms can be provided with a working space along with computers, WiFi, and other resources, all while their kids are looked after.

Q How has your life changed as a result?

Before the program, I was a refugee mother of 3, upset about her life. After the program, I'm a businesswoman, a successful fundraiser, and an advisor to other refugees. I'm really proud of myself. Now I'm a proud refugee mom of 3 who has her own business and is now receiving lots of opportunities as a result.



ELIF ULUN ASCI is the Social Mission Programs Manager at Ben & Jerry's where she leads the Up Collective across Europe and manages the relationship with strategy and delivery partner TERN.

What inspired Ben & Jerry's to start this program?

For over 40 years, Ben & Jerry's has been working to make the world a better place through our Social Mission, which drives us to advance equity, opportunity, and justice for marginalized communities all over the globe. The idea for the Up Collective was born when we first met TERN back in 2016. TERN recognizes that refugees are often some of the most entrepreneurial – often due to their circumstances – and that entrepreneurship can be a great enabler for people to rebuild their lives. We recognized that people could benefit from building their practical skills, language skills, and confidence through paid employment positions, so we created an innovative entrepreneurship program together.

What has been the impact and lessons learned so far? How has the program evolved since its inception?

Over the years, we've found that we work best when we work together – bringing together our graduates and members of our own team, with allies in the nonprofit world, and with other businesses to unleash Unlimited Potential (UP).

Among graduates who started their own businesses during or after the program, the social entrepreneurs stand out as they continue to serve their local communities with creativity and ingenuity. This includes entrepreneurs like Usman Khalid, founder of social enterprise Haven Coffee in London (havencoffee.co.uk), and Atefeh & Niloo, printmakers and founders of Two Leaves Studio in Manchester. Other graduates who accessed part-time employment opportunities during the program have continued their employment, with some progressing into full-time positions at Ben & Jerry's.

What are the future plans for the program?

Over the next five years, our goal is to continue to grow the Up Collective program to be 51% community-led. Over the past three years, 'Alumni Champions' have been trained as trainers and secured employment and self-employed contracts at delivery partners such as TERN and Delitelabs. We are creating a circular economy model in which graduate entrepreneurs cooperate with the program partners to support the next generation of aspiring entrepreneurs to create profitable projects that help generate capital for microfinance.

With the rebranding and governance structure, we welcome other companies to join UP Collective alliance and secure Match Funding to grow the program with the aim of reaching 1,000 participants by 2027. As a part of this growth strategy, we also plan to expand UP Collective to up to 7 cities in Europe where refugee entrepreneurs need support and where Ben & Jerry's operations are growing.

Does the program provide ongoing support for past members after graduating?

At graduation, participants receive ongoing support and coaching across a range of pathways, helping each individual to choose a set of next steps most suitable to their personal ambitions. Normally, around 60% of graduates are looking to progress with their business ideas. 75% of graduates of the 2022 cohort are currently accessing further business support towards start-ups, the highest of any cohort so far! For some, this will mean a direct referral to an incubation level/start-up program, either delivered in-house by the local Up Collective partner nonprofit or through a partner incubation organization with relevant offerings.



REBECCA MARMOT is the Chief Sustainability Officer of Unilever. She is responsible for driving through advocacy and partnerships, transformational change on priority areas of Unilever's Compass strategy: climate change and eliminating deforestation; sustainable agriculture and smallholder farmers; water, sanitation, and hygiene; and opportunities for women.

🗨 *Why is refugee support important to Unilever? Why is refugee integration important to Unilever?*

Right now we are seeing more people being forced from their homes than at any time in history. A crisis of this scale requires everyone to step up and do their bit, from governments to NGOs to the private sector. That's why Unilever has been responding to global disasters and humanitarian crises for years, offering our business expertise, product donations, financial support and employee contributions.

We work to help communities to build resilience before a disaster strikes, provide relief during a crisis and then support with rehabilitation, including refugee support and integration. Unilever recognizes the value of integrating refugees into communities and employment. We strongly support a refugee's right to work and we work closely with Tent and other organizations to support this and wider refugee integration initiatives.

🗨 *What can other Unilever brands and business lines learn from the success of the Ben & Jerry's Up Collective?*

Up Collective participants already have ingenuity, ideas, and experiences from their home countries, and our goal is to provide the tools, opportunities, and resources to help them succeed. So far, there have been 95 new businesses launched globally as a direct result of the Up Collective. Each one is an exciting and innovative businesses, with success stories that our own colleagues can learn from.

🗨 *How can refugee support become an ongoing organic business activity across Unilever brands?*

Supporting refugees is the right thing to do. Impact drives us and we will continue to raise the bar. We also know this is something that consumers increasingly expect of businesses and of brands. A survey in the US revealed that almost half of consumers are more likely to purchase a brand if they know it is committed to supporting refugees.

As a global business, we can develop locally relevant partnerships to provide solutions in different contexts. For example, in Turkey we are working with Xynteo on a reverse mentoring scheme, EMBARK, which connects young talented Syrians in Istanbul with business leaders across Unilever. We plan for EMBARK to be expanded to additional countries across Europe.

🗨 *What are Unilever's future refugee support plans?*

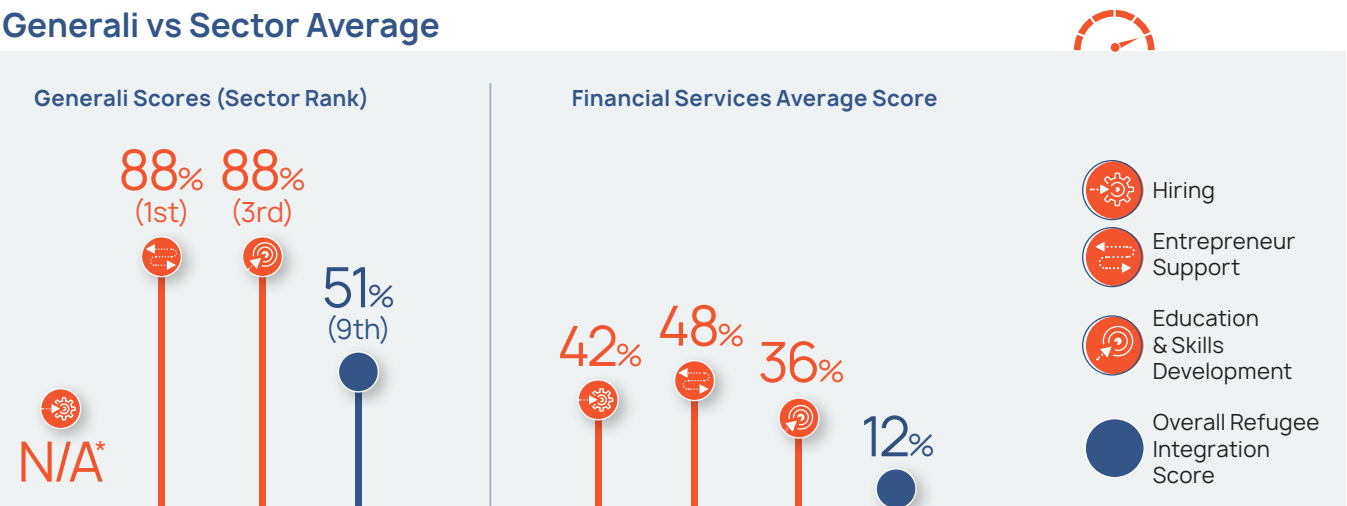
We will continue to work on a wide variety of projects from globally advocating for a refugee's rights to work, to on-ground support programs. In the UK, Unilever has committed to mentor at least 50 LGBTQ+ refugees over three years in partnership with TENT. The program began in January 2022 and will continue to run for the next two years.

We have also partnered with Oxfam to develop 'Mum's Magic Hands' – a program focused on preventing disease in vulnerable refugee communities. It was the world's first handwashing behavior change program for emergency settings and has now been used in over 17 different countries. We continue to explore possibilities to support refugees with mentorship and employment opportunities across Europe.

Generali

- Generali receives a Refugee Integration Score of 51% and ranks 9th overall in the Refugee Corporate Action (RCA) Dataset. It scores best on the Entrepreneur Support and Education & Skills Development pillars and lowest on the Hiring pillar. Generali ranks 4th in the RCA Dataset among Financial Services sector companies and 1st among Italian companies. Generali is a member of the Tent Partnership for Refugees.

Generali vs Sector Average



* Generali did not have a known refugee hiring program during the research period.

Generali is an Italian financial services corporation headquartered in Milan with operations around the world. The company supports refugee integration across three RII pillars: entrepreneurship support, education and skills development, and philanthropy. The Human Safety Net (THSN) is a nonprofit created through Fondazione Generali which works with 62 for-profit and nonprofit partners across Europe, South America, and Asia. One of these partners is Capacity, a refugee startup incubator located in Zurich, Switzerland. Over the course of the four-month program, budding entrepreneurs learn the fundamental skills required to develop their startup idea through a combination of mentoring, workshops, and soft skills training.

A core THSN program is For Refugees, which supports aspiring refugee entrepreneurs over six months to a year. Through interactive workshops and training, refugee entrepreneurs develop concrete business plans, register their ventures, access seed capital, and serve their first customers. They learn about the business environment in their host country and strengthen their professional networks, increasing their chances of future entrepreneurial success. For Refugees has supported more than 1,147 entrepreneurs since its launch in 2017.

In 2022, Generali made a new commitment of €3 million to support refugee programs, including UNHCR, and set up an employee donation campaign in support of UNICEF.



When war came to his city, **AKIM TEJAN** was forced to flee his home of Freetown, Sierra Leone. He landed at Zurich Airport seeking asylum status and eventually began his life as a refugee in a Swiss refugee camp. After studying in the UK, Akim returned to Switzerland and joined Capacity, a refugee entrepreneurship support program supported by THSN. He is the founder of Maayee Fashion, a sustainable fashion label.

🗨 *What was your life like before joining this program?*

Before coming to Switzerland, I had a normal life as a student. But my life changed abruptly when the war entered the capital city, Freetown. I was forced to flee and came to Switzerland, a place I had hardly heard of and where I didn't know anybody. I landed in Zurich Airport, and after numerous interviews, I was allowed to pursue my asylum application. It was a complete shock – you're coming in as a refugee, and you're set up in a camp in the mountains, and you're in the middle of nowhere. When you arrive as a refugee, you're not afforded things that citizens are afforded, like basic necessities and access to education. It's like your whole history is lost because your former work and educational qualifications are not recognized. So it's like you are a blank slate. You're confined to doing jobs like cleaning toilets or washing dishes that do not involve cognitive analysis. But I knew I wanted more.

🗨 *How did you join Capacity, and what was your business idea?*

I went to a Capacity event originally thinking I could be a mentor to other entrepreneurs. But after the event, I thought I could create my own idea. I had already had a conversation with a former flatmate about starting a clothing line, and I knew I wanted to bring my own life experience into this idea. For me, it's about connecting people and bringing people from different experiences together. And that's what my fashion label, Maayee Fashion, is about: we address the diversity and inclusion

issue head-on from a fashion point of view. Every sale supports the inclusion of one disadvantaged group – our first project is supporting primary school girls in developing countries by donating school supplies. We also spent a week visiting their school and working directly with them, getting them to interact with people they don't normally interact with, just like I did when I arrived in Switzerland.

🗨 *What kind of support did you receive? What was most helpful about the program?*

The program consisted of workshops and meetings with topic experts who helped me build my idea. They also connected me with their network, such as the ETH Zürich University social innovation team, who played a key role in developing our idea. We worked with them for several months to make our idea more succinct and more scalable. These contacts are not things that people in my position normally get.

🗨 *What would you change about the program?*

One of the things that are lacking in the program is a means to link up with potential funders. Working with potential funders on developing a real proper business plan because a business plan that funders are interested in is how the business will be successful.

🗨 *How has your life changed as a result?*

I've gained so much in terms of contacts, in terms of profile, and in terms of my personal development. You learn so many different skills that I use in my work right now, and that's a direct result of this program.



ALAN BARBIERI is Head of Programs at The Human Safety Net (THSN), Generali's refugee entrepreneurship and hiring program. In this capacity, he oversees a portfolio of 60+ programs implemented in 20+ countries.

Q *What inspired Generali to start this program?*

THSN developed from a company decision to measure impact and have a more direct impact. Generali put out a call for ideas among our employees and collected over 300 ideas. Underlying these focus areas, we wanted to focus on demographic issues that affect all communities that Generali impacts, and we wanted to choose something where the core capabilities of Generali could serve the mission. We settled on two focus areas serving our underlying principle of unlocking human potential: early-childhood development and economic inclusion for refugees. Every business leader in Generali then had to decide whether to bring THSN For Refugees to their territory, and five ended up agreeing: Italy, France, Germany, Switzerland, and Luxembourg.

Q *How has the program evolved since its inception?*

We started THSN by helping refugees create businesses, but came to understand that these businesses were not startups in the Silicon Valley model, but rather micro businesses. As we learned more about the background of the refugees we were working with and the communities they came from, we realized that supporting micro businesses may not be a good fit for all of the refugees we were trying to serve. We worked with refugee experts to understand how to support refugees holistically and what role THSN should play. For refugee entrepreneurs, we focused on what Generali's core business and employees could provide: financial services, business coaching, etc. But for some of these refugees, providing employment opportunities would be much

more impactful, so we began providing grants to organizations such as the Italian Red Cross, which trained refugees on both soft and hard skills to prepare them for the labor market.

Q *What are the future plans for the program?*

For THSN's For Refugee Startups program, we plan to reach more refugees, more communities, and develop more partnerships that help refugees holistically. Overall we are looking for more opportunities to integrate THSN's work with the Generali core business. For example, over the past three years Generali launched its first impact investments, specifically in companies related to either early-childhood development or the economic inclusion of refugees. We've developed a framework to collect data on Generali's impact via its impact investments which will help inform future investments. We're also working together with third-party refugee nonprofits to identify the needs of refugee entrepreneurs and develop a social insurance solution for them. Our goal is to create shared value through a commercial product and have THSN serve as an extension of Generali's business to support an underserved community such as refugees.

Q *How has the program benefited Generali and refugees?*

THSN has supported refugees in finding the economic means to integrate and, through economic inclusion, find social inclusion. Supporting refugee entrepreneurs has changed the narrative that refugees can only work in low-skill jobs. Supporting refugee economic integration has also supported the local communities Generali operates in. When a refugee business is supported, it creates job opportunities for their local community, which is highly beneficial to Generali as well.



DANILO RAPONI is the Group Head of Innovation at Generali, where he is responsible for driving and scaling innovation throughout the Group, as well as leading the investment and management of Generali's Innovation Fund.

Q Why is refugee support important to Generali?

Insurance is an inherently social business by construct. Within our social innovation stream, we build businesses with a clear social impact where the objective is to combine profit and impact. We decided to start with refugees mainly because it's one of the most pressing problems in Europe, which is the main geographical footprint of Generali. Generali took this commitment on the wake of the Syrian crisis to bring a pragmatic contribution towards integration beyond the immediate emergency and relief needs. This means helping refugees live a decent life in Europe.

Beyond the social question, which I think should be the primary consideration, there are benefits for us over the long term. Focusing on refugee entrepreneurship and upskilling refugees so that in the future they may either have a better income than they have now and become clients of Generali or they can become attractive as talents for the company. The immediate benefit is being an insurance company that caters to all sectors of the population, not just those from a certain upward income.

We try to lead by example. We try to work with refugees, not only for refugees. So we include them in business building and the work on the early stage and the ideation. But then, once the validation has been done on the building of the venture, we try to have a team that is, if not totally, but at least in part, made of refugees.

Q What are Generali's future refugee support plans?

There's the continuing work training entrepreneurs, which is mainly done by THSN with our ongoing support. But there is also impact

investing, and here we have two new things coming into play. One, we have the social innovation stream, and within that we started a venture which is trying to address the problem of financial inclusion of migrants in the long term. We want to build a platform that offers all sorts of financial services available to Europeans and offer them to refugees and migrants. Within this, we started with the problem of accommodation, which is a problem for refugees when they come to Europe because of the biases they encounter; they often don't find suitable accommodations. We're trying to back them by providing a financial guarantee of the deposit they need to provide to secure a flat in European countries. But this is the beginning; we want to build all sorts of financial and insurance products for them.

We also just launched a €250 million fund that is invested in two VC funds that invest in tech and fintech startups. Part of this fund is being directed to funds that invest in impactful solutions, some of which is focused on refugees.

Q What lessons have you learned from Generali supporting refugees and THSN?

One thing to make sure that these programs actually go ahead is to have top management commitment, and by that I mean, very top. And from them it's passed down to other managers, which is needed in order to have an alignment of incentives.

Second, it's very important to try to tackle the issues that refugees encounter in Europe from an entrepreneurial point of view. You try to build businesses around them because, in the short term, you want to prove viable models to address the needs of the vulnerable, but also because you really try to put yourself in their shoes.

RII SCORECARD PILLARS



Hiring

90% of RII's Top 50 are **engaged in refugee hiring**,
71% of which have **hired refugees to full-time positions**

TENT STUDY:

73% of companies reported a **higher retention rate for refugees** rather than for other employees

Hiring is a fundamental tool companies can use to support refugees. Given the role that the private sector can play in creating economic opportunities for refugees, this pillar is a critical component of a company's overall score on refugee integration and is allocated the greatest weight in our methodology (along with Entrepreneur Support).

To account for differences in company size, RII tracks explicit company programs to hire refugees rather than compiling a count of the number of refugees working in the firm. This is because there are no uniform standards around disclosing refugee employee numbers and refugees may be unwilling to disclose their status in hiring forms.

Hiring scores are driven by quantitative data, such as how many refugees were hired and how recently they joined the firm, and

qualitative data, such as level of employment (e.g., internships, apprenticeships, part-time work, full-time employment).

Refugee hiring isn't just good for refugees — studies show that companies with refugee hiring programs also benefit from customer goodwill. According to a March 2022 survey of US consumers conducted by the Tent Partnership for Refugees and NYU Stern School of Business, 40% of surveyed consumers are more likely to buy from a company that hires refugees compared with 14% who are less likely to buy from that brand. The same study found that 77% of younger consumers aged 18 to 35 are more likely to purchase from a brand that supports refugees in some way, which suggests that the younger the consumers, the more positive their stance.²¹



Figure B: Top 5 Companies for Refugee Hiring



Rank	Company	Country	Sector	Hiring Score
1	Starbucks	United States	Consumer Cyclical	● 95.7%
2	Deutsche Post	Germany	Industrials	● 94.2%
2	ANZ Banking Group	Australia	Financial Services	● 94.2%
4	Man Group	Jersey	Financial Services	● 92.8%
5	Teleperformance	France	Industrials	● 82.6%

Refugees added to a company's workforce also tend to have a higher retention rate than other employees. According to a May 2018 survey of companies hiring refugees conducted by the Tent Partnership for Refugees and the Fiscal Policy Institute, 73% of companies reported a higher retention rate for refugees than for other employees.²²

Starbucks

In 2017, Starbucks made the landmark commitment to hiring 10,000 refugees globally by the end 2022. The commitment came alongside partnerships with resettlement agencies to provide additional tools, resources, and support to address refugee applicants' needs, as well as funding for job training programs through the Starbucks Foundation. In 2021, the commitment was augmented with the 'Third Place' initiative to welcome Afghan refugees, which included grants from the Starbucks Foundation to nonprofit organizations supporting Afghan resettlement in the United States. At the time of this report (Starbucks' 2021 ESG report was released after the research period), Starbucks had hired a total of 2,620 refugees across all stores.^{23, 24, 25}

Deutsche Post

In 2015, Deutsche Post launched a refugee professional integration program in Germany in response to the Syrian refugee crisis. Working alongside the German Federal Employment Agency and local partners, the company developed a program that includes career development and language courses. As of 2021, the firm has hired 16,800 young-adult refugees in Germany, provided more than 1,000 refugees with internships, and provided more than 290 vocational contracts for refugee youth nationwide.^{26, 27, 28, 29}

Teleperformance

In response to the Venezuelan refugee crisis, Teleperformance in 2019 committed to hire 2,000 refugees by the end of 2020. The firm's hiring program included call-center operations training, career development skills, and language skills. The program is part of Tent's Impact Sourcing Initiative to advance the integration of Venezuelan refugees and support host communities in Colombia. In addition to its partnership with Tent, Teleperformance works with a variety of NGOs, including UNHCR and the Pan-American Development Foundation, to hire and integrate refugees.^{30, 31, 32}



Entrepreneur Support

28% of RII's Top 50 are **engaged in entrepreneur support**

Half of these companies are in **FINANCIAL SERVICES** and **utilize foundation or microfinance arms** to support refugees

Alongside hiring, entrepreneurship support is the activity that companies can utilize to best support refugee economic integration. RII defines entrepreneurship support as any activity that supports refugees' ability to create, manage, or own a business. These activities include providing credit access, customized financial services, business training, mentoring, and financial literacy programs, among others. Refugee programs that support refugee entrepreneurship often incorporate a skills development component as well.

Financial services companies are the leading providers of entrepreneur support. For example, BBVA's Colombian microfinance institution, Bancamía, supports Venezuelan refugees with financial services and skills training. Other top-performing companies directly support refugees in creating their own businesses using firm products and services. For example, Givaudan's program enables women in Jordan's Zaatari refugee camp to craft and sell fragranced soaps and other cosmetic products.

BBVA

BBVA's Microfinance Foundation arm in Colombia, Bancamía, has supported 3,800 Venezuelan refugees with financial services support and skills training. The program, which includes providing savings products and loans to the refugees, was launched in partnership with Tent. Bancamía has also partnered with the Bogota Chamber of Commerce, providing Venezuelan refugee participants of their training and capacity programs with financial services that they would otherwise have great difficulty finding. Bancamía is also partnering with the International Finance Corporation (IFC) and World Bank Group to design an "adequate value offer" for refugees, especially women.³³

Citigroup

Citi's foundation and the International Rescue Committee (IRC) launched the Resilient Futures program in Nigeria, Greece, and Jordan, which has helped over 3,000 young people since 2017 with business training, mentorship,



Figure C: Top 5 Companies for Entrepreneur Support



Rank	Company	Country	Sector	Entrepreneur Support Score
1	BBVA	Spain	Financial Services	● 88.4%
1	Generali	Italy	Financial Services	● 88.4%
3	Citigroup	United States	Financial Services	● 82.6%
3	Givaudan	Switzerland	Basic Materials	● 82.6%
3	Crédit Agricole	France	Financial Services	● 82.6%

and start-up grants across these countries, plus Germany, Lebanon, and Cameroon. The program provides targeted support to build vulnerable young people's skills, grow their networks, provide capital support, and proactively engage with the local community. Citi Foundation also worked with the International Organization for Migration (IOM) to launch a project to enhance the livelihoods of Venezuelan refugees and host communities in Colombia and Perú. The project includes an incubator for mixed entrepreneurial ventures comprised of Venezuelans, Colombian returnees, and host community members. As of the close of the RII research period, 357 beneficiaries received job or entrepreneurship training, and 313 beneficiaries received seed capital to establish 20 new small business ventures.^{34, 35, 36, 37, 38}

Credit Agricole

In 2019, Credit Agricole's Grameen Credit Agricole Foundation teamed up with UNHCR and the Swedish International Development Cooperation Agency (Sida) on a three-year financial inclusion program aimed at improving access to credit, savings, and other financial and non-financial (trainings) services to refugees and their host communities in Uganda. One of the objectives of the program is to foster self-employment by supporting start-ups and expansion of existing business activities through microcredit loans. As of the close of the RII research period, 6,423 refugees had been supported with a loan product.^{39, 40}



Education & Skills Development

Every company within RII's Top 50 are engaged
in some level of **education & skills development activity**

90% of the RII Top 50 receive
Education & Skills Development scores above **50%.**

Education and skills development activities are critical activities to enable the economic integration of refugees and enable pathways to refugee self-reliance. RII defines education and skills development as any activity that supports refugees' general education or skills development, including technology, language, and entrepreneurial skills, and overall job preparedness. These activities often support refugees beyond economic integration; for example, language skills are crucial for overall social integration as well.

In a recent study, the Tent Partnership for Refugees and DIW Econ GmbH surveyed 100 German companies to identify the biggest challenges to hiring refugees, which included: a lack of language skills (76%), lack of qualifications for the desired job (58%), lack of qualification certificates (57%), and problems with the recognition/comparability of knowledge acquired abroad (56%). The same study also looked at

which solutions are most frequently used: extra occupational language courses (74%), continued education/training (67%), and qualification analysis through a short-term work trial (80%).

This shows that a corporate commitment to education and skills development for refugees can provide a pathway for future economic integration via increased employment opportunities.

Hilton

Hilton committed to building on existing efforts to impact 16,000 refugees by 2030 by providing hospitality skills training, in-kind donations, and volunteer hours to refugee organizations, and offering employment opportunities. As of the close of the RII research period, Hilton had positively impacted 11,550 refugees through one of these support pathways since 2015, including mentorship of LGBTQ and women refugees.^{41, 42}



Figure D: Top 5 Companies for Education & Skills Development



Rank	Company	Country	Sector	Ed & Skills Dev Score
1	Citigroup	United States	Financial Services	● 94.2%
2	Hilton	United States	Consumer Cyclical	● 94.2%
2	SAP	Germany	Technology	● 94.2%
4	Deutsche Bank	Germany	Financial Services	● 94.2%
5	Vodafone	United Kingdom	Communication Services	● 89.9%

SAP

SAP committed to empowering 60,000 young refugees between the ages of 8 and 24 over the period of four years with coding skills through yearly 'Code Weeks' in nine countries around the world. As a pillar of the SAP / UNHCR Refugee Aid Program, Refugee Code Week is a regional digital literacy initiative to empower youth across top host and transit countries with the critical coding skills they need to build for a better future and thrive in the 21st century. SAP works in partnership with UNHCR and ReBootKamp to turn coding literacy into expertise and job placements as a result. SAP has trained 10,500 young people since its launch in 2016. In 2020, SAP committed to mentoring 50 LGBTQ

refugees in Atlanta, Boston, Minneapolis, New York City, San Francisco, Seattle, Mexico City, and Toronto over three years.⁴³

Deutsche Bank

Deutsche Bank, a founding member of *Wir Zusammen* (Us Together), pledged in 2016 to engage 1,000 German staff members as integration coaches by the end of 2018. As of the close of the research period, DB volunteers had improved the lives of 3,400 refugees by helping them improve language skills, find employment, and facilitate integration into society. Beyond Germany, more than 100 international colleagues signed up as remote teachers to refugees via online language learning offers.⁴⁴

APPENDIX



Research Methodology

Dataset

The dataset used in this report - the RII Refugee Corporate Action (RCA) Dataset - covers 1,807 public companies from 35 developed economies and includes all companies in the following indices: S&P 500, STOXX 600, and Solative ISS ESG Developed Markets Index. Data dates back to 2015 because per our research widespread corporate refugee action began during the Syrian refugee crisis. Our research for this report is as of April 2022.

Collection and Sources

RII uses a two-step approach for data collection. First, we collect data from publicly available sources: information provided by the company themselves including in their annual/sustainability reports, websites, and press releases; third party agencies such as international NGOs and nonprofits; industry reports; and news sources. Second, we utilize exclusive access to Upwardly Global (UpGlo) refugee hiring/training data. UpGlo is a US-based nonprofit that trains and places refugees in American companies, including many that are covered by the RCA Dataset.

Scoring and Ranking

Companies are ranked according to their overall Refugee Integration Score which is based on the scores companies earn for each of the six pillars listed in the *Refugee Lens Scorecard* below: Hiring, Entrepreneur Support, Education & Skills Development, Products & Services, Philanthropy, and General. Pillar scores are weighted by companies' contributions towards refugee economic integration. Companies are delisted from the rankings if they have a refugee controversy that has not been remediated.

Transparency

The RII methodology values companies that are more transparent and provide publicly available data on their refugee programs. Public disclosures enable public companies to be self-accountable, and to enable investors and employees to hold them accountable as well. Because there are no international or country-level refugee reporting standards, transparency and reliability of public disclosures is a critical component of accuracy assessment.

Key Terms

This glossary provides definitions for key terms used throughout this report and in the broader community of refugee-focused organizations and advocacy groups.

Asylum seeker

An individual who is seeking international protection. In countries with individualized procedures, an asylum seeker is someone whose claim has not yet been finally decided on by the country in which he or she has submitted it. Not every asylum seeker will ultimately be recognized as a refugee, but every recognized refugee is initially an asylum seeker.

Climate migration

The movement of a person or groups of persons who, predominantly for reasons of sudden or progressive change in the environment due to climate change, are obliged to leave their habitual place of residence, or choose to do so, either temporarily or permanently, within a State or across an international border.

Displacement

The movement of persons who have been forced or obliged to flee or to leave their homes or places of habitual residence, in particular as a result of or in order to avoid the effects of armed conflict, situations of generalized violence, violations of human rights or natural or human-made disasters.

Internally Displaced Persons (IDPs)

Persons or groups of persons who have been forced or (IDPs) obliged to flee or to leave their homes or places of habitual residence, in particular as a result of or in order to avoid the effects of armed conflict, situations of generalized violence, violations of human rights or natural or human-made disasters, and who have not crossed an internationally recognized State border.

Migrant

While there is no formal legal definition of an international migrant, most experts agree that an international migrant is someone who changes his or her country of usual residence, irrespective of the reason for migration or legal status. Generally, a distinction is made between short-term or temporary migration, covering movements with a duration between three and 12 months, and long-term or permanent migration, referring to a change of country of residence for a duration of one year or more.

Refugees

Refugees are persons who are outside their country of origin for reasons of feared persecution, conflict, generalized violence, or other circumstances that have seriously disturbed public order and, as a result, require international protection. The refugee definition can be found in the 1951 Convention and regional refugee instruments, as well as UNHCR's Statute.

Endnotes

- 1 United Nations High Commissioner for Refugees. "Refugee Statistics." UNHCR, UNHCR, The UN Refugee Agency, <https://www.unhcr.org/refugee-statistics/>.
- 2 "Ecological Threat Register 2020." Ecological Threat Register, <https://ecologicalthreatregister.org/>.
- 3 Kallick, David Dyssegaard, and Cyierra Roldan. "Refugees As Employees: Good Retention, Strong Recruitment." The Tent Partnership for Refugees, May 2018, https://www.tent.org/wp-content/uploads/2021/09/TENT_FPI-Refugees-as-Employees-Report.pdf.
- 4 Erdem, Tülin, et al. "How Helping Refugees Helps Brands." The Tent Partnership for Refugees, https://www.tent.org/wp-content/uploads/2021/09/TENT_HowHelpingRefugeesHelpsBrands_Report_FINAL.pdf.
- 5 "The 17 Goals | Sustainable Development." United Nations, United Nations, <https://sdgs.un.org/goals>.
- 6 "Migration Data And The Sustainable Development Goals (SDGS)." Migration Data Portal, <https://www.migrationdataportal.org/sdgs?node=0>.
- 7 Taub, Amanda. "The Ukrainian Refugee Crisis Is a Women's Crisis." The New York Times, The New York Times, 13 Apr. 2022, <https://www.nytimes.com/2022/04/13/world/europe/ukraine-refugees-women.html>.
- 8 "Covid-19 Crisis Threatens Sustainable Development Goals Financing." OECD, 2020, <https://www.oecd.org/newsroom/covid-19-crisis-threatens-sustainable-development-goals-financing.htm>.
- 9 Hand, Dean, et al. "GIINsight: Sizing the Impact Investing Market 2022." The GIIN, 12 Oct. 2022, <https://thegiin.org/research/publication/impact-investing-market-size-2022/>.
- 10 "Most Companies Align with SDGs – but More to Do on Assessing Progress." GRI, 17 Jan. 2022, <https://globalreporting.org/news/news-center/most-companies-align-with-sdgs-but-more-to-do-on-assessing-progress/>.
- 11 "Refugee Crisis." U.S. Chamber of Commerce Foundation, 21 Sept. 2016, <https://www.uschamberfoundation.org/corporate-citizenship-center/refugee-crisis>.
- 12 "From Refugee Crisis to Job Engine: An Analysis of German Businesses' Experience in Refugee Integration." The Tent Partnership for Refugees, May 2022, https://www.tent.org/wp-content/uploads/2022/08/DIW-Econ_Report_Tent_EN_V4.pdf.

- 13 "Microsoft, SpaceX, Airbnb and Others Offer Ukraine Assistance." The Wall Street Journal, March 3, 2022, <https://www.wsj.com/articles/microsoft-spacex-airbnb-and-others-offer-ukraine-assistance-11646332536>.
- 14 "Current Accounts for Ukrainian Refugees." ABN AMRO Bank, 5 Apr. 2022, <https://www.abnamro.com/en/news/current-accounts-for-ukrainian-refugees>.
- 15 "Accelerating the Sustainability Shift: Integrated Annual Review 2019." ABN AMRO Bank, https://assets.ctfassets.net/1u811bvgvthc/vYB1JRHfQXf3487gwCaV7/4628f4c091bbe1896dd17fcaa76070a4/ABN_AMRO_Integrated_Annual_Review_2019.pdf.
- 16 "Refugees, Including Ukrainians, Can Start Work at ABN AMRO." ABN AMRO Bank, 11 Apr. 2022, <https://www.abnamro.com/en/news/refugees-including-ukrainians-can-start-work-at-abn-amro>.
- 17 "Business and Economic Impact of the War in Ukraine." Accenture, <https://www.accenture.com/au-en/about/company/war-in-ukraine-business-impact>.
- 18 Murray, Alan, and Bernhard Warner. "'I'm An Immigrant, and Definitely Know What It Is to Be Welcomed with Open Arms'—CEOs Step up to Help Ukraine Refugees." Fortune, 12 Apr. 2022, <https://fortune.com/2022/04/12/ceodaily-immigrant-ceos-accenture-alphabet-aid-ukraine-refugees/>.
- 19 Fairfield, C.J. "Accenture Providing Remote Support Services for Ukrainian Families." CRN, 18 Mar. 2022, <https://www.crn.com/news/channel-programs/accenture-providing-remote-support-services-for-ukrainian-families>.
- 20 "Siemens Provides Humanitarian Aid for Employees and Refugees from Ukraine." Siemens, 24 Mar. 2022, <https://press.siemens.com/global/en/pressrelease/siemens-provides-humanitarian-aid-employees-and-refugees-ukraine>.
- 21 "Results from a Recent Survey among U.S. Consumers about Refugee-Related Brand Commitments." The Tent Partnership for Refugees, https://www.tent.org/wp-content/uploads/2022/06/Tent-Consumer-Survey-2-Pager_V5.pdf.
- 22 Kallick, David Dyssegaard, and Cyierra Roldan. "Refugees As Employees: Good Retention, Strong Recruitment." The Tent Partnership for Refugees, May 2018, https://www.tent.org/wp-content/uploads/2021/09/TENT_FPI-Refugees-as-Employees-Report.pdf.
- 23 "2020 Global Environmental & Social Impact Report." Starbucks Stories & News, Starbucks, 2021, <https://stories.starbucks.com/uploads/2021/04/Starbucks-2020-Global-Environmental-and-Social-Impact-Report.pdf>.
- 24 "Hiring Refugees." Starbucks Archive, <https://archive.starbucks.com/record/hiring-refugees?collection=using-our-scale-for-good>.

- 25 "Fact Sheet: Private Sector Leaders Are Stepping Up to Welcome Afghans." The White House, The United States Government, 26 Oct. 2021, <https://www.whitehouse.gov/briefing-room/statements-releases/2021/10/26/fact-sheet-private-sector-leaders-are-stepping-up-to-welcome-afghans/>.
- 26 "Acting Together – Deutsche Post DHL Group Refugee Aid Initiative." Deutsche Post DHL Group, Feb. 2022, <https://www.dpdhl.com/content/dam/dpdhl/en/media-center/responsibility/dpdhl-refugee-aid-initiative-flyer-en.pdf>.
- 27 "Deutsche Post DHL Group 2019 Sustainability Report." Deutsche Post DHL Group, <https://www.dpdhl.com/content/dam/dpdhl/en/media-center/responsibility/dpdhl-sustainability-report-2019.pdf>.
- 28 "Acting Together – Deutsche Post DHL Group Refugee Aid Initiative." Deutsche Post DHL Group, Feb. 2022, <https://www.dpdhl.com/content/dam/dpdhl/en/media-center/responsibility/dpdhl-refugee-aid-initiative-flyer-en.pdf>.
- 29 Braselmann, Hannah. "World Refugee Day 2020: Deutsche Post DHL Group Gives Thousands of Refugees Job Prospects." Deutsche Post DHL Group, 19 June 2020, <https://www.dpdhl.com/en/media-relations/press-releases/2020/world-refugee-day-2020-dpdhl-gives-thousands-of-refugees-job-prospects.html>.
- 30 "Integrated Report 2019." Teleperformance, 2 Apr. 2020, https://www.teleperformance.com/media/sz0nobxq/teleperformance_integrated_report_2019_en.pdf.
- 31 "Integrated Report 2020." Teleperformance, <https://www.teleperformance.com/media/7679122/Teleperformance-2020-Integrated-Report.pdf>.
- 32 Vicendese, Crissy. "Airbnb.org, DoorDash, IKEA, and Teleperformance Recognized for Their Efforts to Integrate Refugees at First-Ever Awards." Tent Partnership for Refugees, 17 June 2021, <https://www.tent.org/tent-news/tent-business-for-refugees-awards-and-new-members/#:~:text=Teleperformance%2C%20a%20global%20business%20process,2%2C000%20Venezuelan%20refugees%20in%20Colombia>.
- 33 Ortega, Julia. "BBVAMF Supports 3,800 Venezuelan Migrants through Bancamía." Fundación Microfinanzas BBVA, 26 June 2020, <https://www.fundacionmicrofinanzasbbva.org/en/la-fundacion-microfinanzas-bbva-ha-apoyado-ya-3-800-migrantes-venezolanos-traves-entidad-colombia/>.
- 34 Jarrar, Nour. "Together We Can: 'Leave No One behind'." Jordan Times, 25 Oct. 2021, <https://www.jordantimes.com/opinion/nour-jarrar/together-we-can-%E2%80%98leave-no-one-behind%E2%80%99>.

- 35 "New Research from the IRC and ODI Reveals the Devastating Economic Impact of COVID-19 on Displaced Women." *The IRC*, 19 Oct. 2021, <https://www.rescue.org/press-release/new-research-irc-and-odi-reveals-devastating-economic-impact-covid-19-displaced-women>.
- 36 "Citi Foundation & the IRC: Resilient Futures." *The IRC*, <https://www.rescue-uk.org/Citi>.
- 37 "Venezuela Displacement Crisis." USA for IOM, <https://usaforiom.org/venezuela-displacement-crisis/>.
- 38 "IOM, Citi Foundation Expand Partnership to Support the Integration of Venezuelans." *International Organization for Migration*, 19 Nov. 2019, <https://www.iom.int/news/iom-citi-foundation-expand-partnership-support-integration-venezuelans>.
- 39 <https://www.gca-foundation.org/wp-content/uploads/2021/07/ToR-Mid-term-evaluation-V1-Sida-VF.pdf>
- 40 "SIDA, UNHCR And Grameen Crédit Agricole Foundation Join Hands to Promote Access to Financial Services for Refugees And Host Communities In Uganda." Newsroom Crédit Agricole S.A., 12 Dec. 2019, <https://pressroom.credit-agricole.com/news/sida-unhcr-and-grameen-credit-agricole-foundation-join-hands-to-promote-access-to-financial-services-for-refugees-and-host-communities-in-uganda-b6c1-94727.html>.
- 41 "Hilton 2020 Environmental, Social and Governance (ESG) Report." Hilton, <https://cr.hilton.com/wp-content/uploads/2021/04/Hilton-2020-ESG-Report.pdf>.
- 42 "Hilton." The Tent Partnership for Refugees, 20 Dec. 2022, <https://www.tent.org/partner/hilton/>.
- 43 "SAP Software Solutions." The Tent Partnership for Refugees, 20 Dec. 2022, <https://www.tent.org/partner/sap-software-solutions/>.
- 44 "How Deutsche Bank Supports the Integration of Refugees." Deutsche Bank, 19 June 2019, https://www.db.com/news/detail/20190619-world-refugee-day-how-deutsche-bank-supports-the-integration-of-refugees?language_id=1.

